

Form ntcfnrcv – testntcfncrv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–31782–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Annette Bove  
380 Forest Avenue  
Lyndhurst, NJ 07071

Social Security No.:  
xxx–xx–7674

Employer's Tax I.D. No.:

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**NOTICE OF RECEIPT OF RESPONSE TO  
NOTICE OF FINAL CURE PAYMENT**

TO: Annette Bove  
Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post–petition amounts.

Dated: December 17, 2021  
JAN: smz

Jeanne Naughton, Clerk

In re:  
Annette Bove  
Debtor

Case No. 16-31782-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 17, 2021

User: admin  
Form ID: ntcfnur

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db	+ Annette Bove, 380 Forest Avenue, Lyndhurst, NJ 07071-2411
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Nicholas Fitzgerald	on behalf of Debtor Annette Bove fitz2law@gmail.com

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Nicholas V. Rogers

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

TOTAL: 6